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Amendment  
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7/15/08

RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP NO. 3694

03292.101730.1

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Mary Da Zhi Wang Cheung
David Armes et al.	)	
	:	Group Art Unit: 3694
Application No.: 10/728,279	)	
	:	Confirmation No.: 7128
Filed: December 4, 2003	)	
	:	
For: SYSTEM AND METHOD FOR	)	
SELECTION OF PAYMENT	:	
SYSTEMS FROM A PAYMENT	)	
SYSTEM DIRECTORY TO	:	
PROCESS A TRANSACTION	)	July 9, 2008

**Mail Stop AF**  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL REJECTION

Sir:

In response to the final Office Action mailed April 9, 2008, Applicants respectfully submit the following amendments and remarks.